



**ARGUS CREDIT RATING SERVICES LTD.
(ACRSL)**

Credit Rating Report

**HASINA CLINIC AND
NURSING HOME**

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CONTACT INFORMATION

For Additional Information Please Contact:



ARGUS Credit Rating Services Limited
Level-13, BDBL Bhaban
8 Rajuk Avenue
Dhaka 1000
Bangladesh
Email: info@acrslbd.com

Ref No : ACRSL10125/12
Company Name : Hasina Clinic and Nursing Home (HCNH)
Assigned Ticker : HASINCNH
Activity : Clinic and Nursing Home
Incorporated On : 01 Jan 1994
Head Office : Palbari, New Khairtala, Jessore, Bangladesh

Rating Type : Corporate / Entity
Rating Validity : FY12-FY13 [July to June]
Analyst(s) : ACRSL Analyst Team
Committee(s) : ACRSL Rating Committees

Rating Summary

Credit Rating	Current	Previous
Long-Term	A-	N/A
Short-Term	ST-3	N/A
Publishing Date	28 Jun 2012	N/A

Rating Explanation

Rating	Explanation
A-	This category for an institution is considered to offer moderate degree of safety for timely repayment of financial obligations. This level of rating has strong capacity to meet its financial commitments but is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions compared to the higher-rated categories.
ST-3	Good certainty of timely payment. Liquidity factors and company fundamentals are sound. Although ongoing funding needs may enlarge total financing requirements, access to capital markets is good. Risk factors are small.

* Rating Validity: [FY12-FY13] This validity assumes no additional loan over that disclosed in FY11 audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY11.